# EXHIBIT 1

UNITED	STATE	S DISTI	RICT (	COU	RT
SOUTHE	RN DIS	TRICT	OF N	EW Y	ORK

BIOSAFE-ONE, INC. d/b/a www.biosafeone.com and CHRISTOPHER JORGENSEN,

Plaintiffs,

DECLARATION OF CHRISTOPHER JORGENSEN

-V-

07 CV 6764 (DC)(DFE)

ROBERT HAWKS; BRAD SKIERKOWSKI; NEWTECHBIO, USA a/k/a BRAD & CO., INC., d/b/a www.newtechbio.com; www.jumbomortgages101.com a/k/a JUMBOMORTAGES.NET; and BCI FUNDING GROUP, et al.,

D	efend	lants,	

CHRISTOPHER JORGENSEN, declares, under penalty of perjury and pursuant to 28 U.S.C. §1746, that the following statements are true to the best of my knowledge:

- 1. I am the Chief Executive Office of Bio-Safe One, Inc., and am fully familiar with the facts contained in plaintiffs' complaint and the memoranda of law submitted in support of plaintiffs' request for a preliminary injunction.
- 2. Attached to this Declaration are true, accurate copies of my telephone bills and emails received from defendants. The numbers located and marked on these telephone bills belongs to defendants.
- 3. As the attachment indicates, Robert Hawks and/or his acquaintance have called me numerous times since my original mortgage. In April of this year, we spoke on the telephone for an extended period of time. Mr. Hawks also emailed me many times during this 18 months period (see attached emails). This is indisputable evidence that defendant Robert Hawks misled the Court when he indicated that he had not contacted me for over 18 months.
- 4. During these phone conversations, Roberts Hawks was eliciting confidential business information from me in guise of appearing to be my fiduciary/mortgage agent.
- 5. On or about May of this year, I received a call from my supplier sales representative Morris Gills who mentioned to me that some guys from Pennsylvania had been calling mentioning my company and requesting information about the liquid

product that is sold on my website www.biosafeone.com called the BIO-112 Heavy Sludge Digester (a specific product name which I created).

- The name of my supplier/vendor as well as information pertaining to the strength, specific special use of this product for septic system drainfield restoration that I had discovered through trial and error as well as through proven customer feedbacks was a heavily guarded trade secret.
- 7. I informed Mr. Gills that the only person in Pennsylvania that I knew was my mortgage person, Robert Hawks. Mr. Gills interrupted me and confirmed that Robert Hawks was one of the people who had been calling him. Mr. Gills also stated that Brad Skierskowsky was also one of the other individuals who called him repeatedly
- 8. During my conversation with Mr. Gills he stated that defendants Robert Hawks and Brad Skierskowsky had called him repeatedly for 6-8 weeks asking a lot of questions attempting to open up an account mentioning that they knew for sure that Bio-Safe One had ordered a powerful liquid product and they demanded to have this product supplied to them immediately.
- Defendants Robert Hawks and Brad Skierskowsky both knew that my products were excellent product especially the BIO-112. See a copy of an email that shows that Mr. Hawks knew about the quality and results that my products delivered. He conversed with Bio-Safe One customer "Nancy 101" and testified to the strength of my products learned with surety through fiduciary discussions with me during the mortgage process.
- Mr. Gills went on to state that Robert Hawks and Brad Skierskowsky coerced him into admitting that Bio-Safe One not only used this product to sell to their customers but that they got it from his company and they wanted the "same product and that they already knew the facts." They revealed my purchase volumes through my financial information and promised that they would buy higher volumes than me.
- 11. Later that month, Mr. Gills called me and directed mc to a website now known as www.newtechbio.com and said "Chris this guy definitely copied you down to the T."
- 12. This was the first time that I became aware that defendant Robert Hawks and Skierskowsky had gone in competition with me by locating my supplier/vendor/product ingredient whose secret was heavily guarded by me. This left me feeling abject.
- 13. Defendants were able to ascertain this information from information provided to them by me that included bank statements, website web logs, federal express account #'s listed on fronts of checks, and other found on fronts of checks, and credit cardd records.
- 14. For the Court's information, "web hosting server logs" also can be referred to as "web logs" and are a record of visits to a website from computers across the Internet. Web logs contain "IP addresses" (which are the distinct confidential computer addresses

of the consumer-a physical address of a computer in the computer world.) When a customer orders a product online or visits the website, his IP address is revealed. The content of a weblog is used to analyze visitor traffic (determining location and information about a website visitor) and report the number of visitors, page views, menu options and banners clicked, most common navigation paths taken, most downloaded files and so on. Web logs reveal where customers are located and critical information"

- 15.In addition, for the Courts information, it is fairly easy to locate customers, suppliers, and vendors from a Fed-Ex account. If you provide Fed Ex with your account number and other pertinent information (for eg. Date of birth, social security number), which defendants possessed you can get all of this information.
- 16. The name and account # of multiple phone accounts is found on the bank statements this can be used similar to Fed Ex to obtain full customer phone list upon request.
- 17. Attached hereto are three emails from my customers. Jim Hanzakos states that there were so many similarities in two web sites that he thought defendants' web site was my company "under a new name for advertising purposes". John Howard states that defendants' web site is "strikingly similar" to plaintiffs' web site. Radstyle states that defendants' web site "looks like the same item" and seems "to say the same things.".
- 18. In addition, some of my customers have been diverted to defendants' website. It is unclear and how many other customers have similarly been confused and have been scared off from ordering my products including repeat customers.
- 19. When I contacted the defendants about their conduct, I was threatened by them physically and Robert Hawks threatened to send to my website a criminal internet destructive device called a "proxy" which basically would destroy my website and its ability to make sales without being detected. I also received the threat of continued "click fraud" another illegal device that would remove the presence of my website on a daily basis. Attached is a copy of a police report of the unlawful communication.
- 20. Contrary to opposing counsels assertion of lack of secondary meaning, Bio-Safe One products have acquired through common law trademark protection (1) \$100,000's of consistent daily, non-stop advertising monies spent over 5 years (2) Strong sales: millions of dollars of sales volumes comprising of thousands of loyal customers (3) over 5 years of trade mark and written materials use makes our marks incontestable (4) Publicity, Promotion including mass mailings, radio exposure, online forums, and over 17,000 links in the internet with our name!

21.I hope the Court can view these uncontroverted proof and rule against the defendants and grant plaintiffs a Temporary or Permanent Injunction so that defendants are not ableto further harm us pending this action and do not benefit from their crimmal activities.

Dated: September 25, 2007.

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From: "Bio-Safe One" <sales@biosafeone.com>

To: <vik@pawarlaw.com>

**Sent:** Tuesday, September 25, 2007 3:51 AM **Subject:** Fw: Summerhouse/Investment Opp

---- Original Message -----

From: Robert Hawks
To: 'Bio-Safe One, Inc.'

Sent: Wednesday, March 22, 2006 1:31 PM Subject: FW: Summerhouse/Investment Opp

Hi Rob.

I received an e-mail on this....looks very interesting to me. It is an apartment/condo conversion on HHI. These typically do very well! I am looking very seriously at purchasing one myself. If you know of anyone else that might be interested, please let me know so that I can register them first. Please don't send them to the website.......as I won't get compensated if they purchase. Thanks Rob......Let me know what you think of this.

### Dee

Dee Gramoy Century 21 Realty 843-384-1525

From:

"Bio-Safe One" <sales@biosafeone.com>

To:

<vik@pawarlaw.com>

Sent:

Tuesday, September 25, 2007 3:51 AM

Subject:

---- Original Message -----

From: Robert Hawks To: 'Bio-Safe One, Inc.'

Sent: Saturday, January 28, 2006 11:42 AM

Subject: RE: a

1214 Paris Avenue, Port Royal, South Carolina

**Robert Hawks** Ph: 800-807-0840 Fax: 570-558-2852

Email: Robert@jumbomortgages101.com

----Original Message----

From: Bio-Safe One, Inc. [mailto:sales@biosafeone.com]

Sent: Saturday, January 28, 2006 10:32 AM

To: Robert Hawks Subject: Re: a

http://www.apexrealty.com/PortRoyal/

---- Original Message -----From: Robert Hawks To: 'Bio-Safe One, Inc.'

Sent: Saturday, January 28, 2006 10:29 AM

Subject: a

http://images.google.com/imgres?

imgurl=http://www.hiltonheadsouthcarolinarealestate.com/images/region\_closeup/map\_d\_portroyal.gif&i 3Fq%3Dport%2Broyal%2Bhilton%2Bhead%26svnum%3D100%26hl%3Den%26lr%3Dlang\_en% 26newwindow%3D1%26safe%3Doff%26sa%3DG

"Bio-Safe One" <sales@biosafeone.com> From:

<vik@pawarlaw.com> To:

Tuesday, September 25, 2007 3:52 AM Sent:

Fw: Registration Confirmation for Summer House Hilton Head Subject:

---- Original Message -----From: Robert Hawks To: 'Bio-Safe One, Inc.'

Sent: Wednesday, March 22, 2006 3:10 PM

Subject: FW: Registration Confirmation for Summer House Hilton Head

**Robert Hawks** Ph: 800-807-0840 Fax: 570-558-2852

Email: Robert@jumbomortgages101.com

----Original Message----

From: Summer House Hilton Head [mailto:info@summerhousehiltonhead.com]

Sent: Wednesday, March 22, 2006 10:15 AM

To: roberthawks@epix.net

Subject: Registration Confirmation for Summer House Hilton Head

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×		×	
			1
×		Dear Robert,	
		Your name is now registered on the Summer House Hilton Head Priority Buyers List. In the next few weeks, a sales representative will be contacting you with regard to setting up a private appointment to preview our community and take advantage of our special pre-opening pricing. We look forward to meeting with you.	
		Thank You! Julian LeCraw and Company, LLC www.summerhousehiltonhead.com	i :
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**X** 

×

"Peter M. Agulnick" <Peter@AgulnickLaw.com> From: "'Amanda M. Hayde" < Amanda @ Agulnick Law.com > To:

<vik@pawarlaw.com> Cc:

Tuesday, September 25, 2007 2:32 PM Sent:

FW: Contact with Plaintiff Subject:

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A.

Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:21 PM

To: Peter M. Agulnick

Subject: Contact with Plaintiff

-- Original Message -----From: Bio-Safe One To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:50 AM

Subject: Fw: a

---- Original Message -----From: Robert Hawks To: 'Bio-Safe One, Inc.'

Sent: Saturday, January 28, 2006 11:29 AM

Subject: a

http://images.google.com/imgres?

imgurl=http://www.hiltonheadsouthcarolinarealestate.com/images/region\_closeup/map\_d\_portroyal.gif&imgrefurl 3Fq%3Dport%2Broyal%2Bhilton%2Bhead%26svnum%3D100%26hl%3Den%26lr%3Dlang\_en%

26newwindow%3D1%26safe%3Doff%26sa%3DG

From: "Peter M. Agulnick" <Peter@AgulnickLaw.com> "Amanda M. Hayde" < Amanda@AgulnickLaw.com> To:

<vik@pawarlaw.com> Cc:

Tuesday, September 25, 2007 2:32 PM Sent:

Subject: FW: Contact with plaintiff

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A.

Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:22 PM

To: Peter M. Agulnick

Subject: Contact with plaintiff

---- Original Message -----From: Bio-Safe One To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:50 AM

Subject: Fw: a

--- Original Message ----From: Robert Hawks To: 'Bio-Safe One, Inc.'

Sent: Saturday, January 28, 2006 11:29 AM

Subject: a

http://images.google.com/imgres?

imgurl=http://www.hiltonheadsouthcarolinarealestate.com/images/region\_closeup/map\_d\_portroyal.gif&imgrefurl 3Fq%3Dport%2Broyal%2Bhilton%2Bhead%26svnum%3D100%26hl%3Den%26lr%3Dlang\_en%

26newwindow%3D1%26safe%3Doff%26sa%3DG

**From:** "Peter M. Agulnick" < Peter@AgulnickLaw.com> **To:** "'Amanda M. Hayde'" < Amanda@AgulnickLaw.com>

Cc: <vik@pawarlaw.com>

Sent: Tuesday, September 25, 2007 2:33 PM

Subject: FW: Contact with Plaintiff

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A. Tel. 212-571-2266

Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:22 PM

To: Peter M. Agulnick

Subject: Contact with Plaintiff

---- Original Message ---From: Bio-Safe One
To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:50 AM

Subject: Fw: a

---- Original Message ----From: Robert Hawks
To: 'Bio-Safe One, Inc.'

Sent: Saturday, January 28, 2006 11:37 AM

Subject: a

http://www.skypic.com/sc.htm

"Bio-Safe One" <sales@biosafeone.com> From:

<vik@pawarlaw.com> To:

Tuesday, September 25, 2007 3:53 AM Sent:

Fw: From: Chris Jorgensen Re: Greenspan article on Sub prime lending Subject:

---- Original Message ----

From: Robert Hawks To: 'Bio-Safe One'

Sent: Friday, March 16, 2007 10:57 AM

Subject: RE: From: Chris Jorgensen Re: Greenspan article on Sub prime lending

No problem at all... Sorry to hear about your friend ⊗

**Robert Hawks** Ph: 800-807-0840 Fax: 570-558-2852

Email: Robert@jumbomortgages101.com

----Original Message----

From: Bio-Safe One [mailto:sales@biosafeone.com]

Sent: Friday, March 16, 2007 12:35 AM

To: Robert Hawks

Subject: From: Chris Jorgensen Re: Greenspan article on Sub prime lending

Hi Rob,

I apologize for being out of it the other day. I just lost a close business contact to a major heart attack who had helped me get some large sales for my business. Very Sad. Anyhow, check this out.

Chris

http://news.moneycentral.msn.com/provider/providerarticle.aspx? Feed=OBR&Date=20070315&ID=6619759&GT1=9145

From: "Bio-Safe One" <sales@biosafeone.com>

To: <vik@pawarlaw.com>

Sent: Tuesday, September 25, 2007 3:53 AM

**Subject:** Fw: cleint (this one especially!)

---- Original Message ----- From: Robert Hawks
To: 'Bio-Safe One, Inc.'

Sent: Wednesday, May 10, 2006 3:49 PM

Subject: cleint

Hey Chris and Lilly hope all is well... I have a client looking for drainfield help. John Schondek 609-575-3552 cell 609-737-7355 home...

Good luck!

Talk to you later,

Rob

From:

"Peter M. Agulnick" <Peter@AgulnickLaw.com> "Amanda M. Hayde" < Amanda @ Agulnick Law.com>

To: Cc:

<vik@pawarlaw.com>

Sent:

Tuesday, September 25, 2007 2:30 PM

Subject:

FW: Contact with Plaintiff

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A. Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:20 PM

To: Peter M. Agulnick

Subject: Contact with Plaintiff

---- Original Message -----From: Bio-Safe One To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:44 AM

Subject: Fw: From: Chris Jorgensen

---- Original Message -----From: Robert Hawks To: 'Bio-Safe One'

Sent: Friday, April 27, 2007 1:01 PM Subject: RE: From: Chris Jorgensen

Ok thanks Chris, have a safe trip and thanks for the offer. I had a walk-in yesterday and they sat here until 8:30(nightmare) please tell Lily I'm sorry. Enjoy the weekend and I'll keep Anthony in mind for anything that comes up.

Ttys,

Case 1:07-cv-06764-DC Document 21-2 Filed 09/25/2007 Page 17 Page 2 of 2

### Rob

From: Bio-Safe One [mailto:sales@biosafeone.com]

Sent: Friday, April 27, 2007 12:48 PM

To: Robert Hawks

Subject: From: Chris Jorgensen

Importance: High

Hey Rob,

Hope all is well. Lily called you yesterday because Anthony was here. She wanted to know if you need help with legal services ie your leases, etc. Anthony is available and has time to help you. His number is 1-201-679-7932 and fax is 1-201-521-1656. If you want to call me about it my numbers are listed below. Again I hope things are going well for you. We may be moving to Hilton Head very soon. I may possible be leaving this weekend. If you need any favors while I am down there let me know. Be in touch.

Chris Jorgensen 1-718-874-9259 Phone 1-646-483-4433 Cell Case 1:07-ov-06764-DC

Document 21-2

Filed 09/25/2007

Page 18 of 47

### Christopher Jorgensen

From:

"Christopher Jorgensen" <Fidelityrealty@msn.com>

To:

"Vik Pawar" <vik@pawariaw.com>; "Odette Wilkens" <owilkens@nyc.rr.com>; "amw962"

<amw962@aol.com>

Sent:

Sunday, September 16, 2007 1:21 AM

Subject:

This is for argument of relevancy of keyword: Bio Safe One" and "secondary meaning"

This applies to only one keyword "Bio Safe One" that I is being used to expose the lies of the defendants claims. Please note we have had so much more exposure than just this one keyword its ridiculous. We use more than over 700 search engines when you submit a site. Online millions of people search the internet daily from all of these different search engines all over the world. www.biosafeone.com has been doing business online since March of 2002 so it has had tremendous exposure over the years enough to have established definite "secondary meaning" to for its trademarks. Plaintives website in fact dominated the online septic business since it came online. So more people than can be counted have seen and come to know our site that have searched for a septic product or cleaning product or grease trap product. Also plaintives have outstanding reputation with no complaints since co, started. Plaintives have 200 or more keywords per search engine there are more than 700 search engines, Yahoo, Google, and MSN are only the top three. You have Lycos, Alta Vista, Aoi, etc. The defendants atty is claiming that we had not established "secondary meaning" and that "Bio Safe Ohe" a sponsered keyword which they bought from the search engines illegally to purposely divert traffic away from plaintives website and confuse plaintives customers to draw plaintives customers the defendant's site to usurp their corporate image in the market place using copywritten images and text which clearly belonged to plaintives even the gramatical errors they copied.

Heres proof that defedants claim of no one searching for "Bio Safe One" as a keyword in totally false. Also please not that if it was not profitable that they purchase this keyword then why in fact did they go out of their way to purchase it?.... to steal business away from plaintives. See one Search Engine Optimizations Tool for checking a keyword and his explanation. We will use the keyword "Bio Safe One" as the example.

I have pasted in links the results:

### SEO explanation:

Well this nice little bit of code will tell you where you rank for links for any particluar keyword!

Goto <u>www.google.com</u> and type in the search bar the particular keyword with the allinanchor before the word then put a column after it then type in the keyword:

allinanchor: keyword

So if your keyword is fottball boots type in

allinanchor:football boots

If you are ranked number 7 for "football boots" that means that you have the 7th placed site for getting links with "football boots" in the anchor text!

Here is a link to the results for keyword "Bio Safe One" <a href="http://www.google.com/search?">http://www.google.com/search?</a>
<a href="http://www.google.com/search?">http://www.google.com/search?</a>

You will see that 17,500 web pages point or link back and forth from other websites back to www.biosafeone.com

One of these site on the bottom of page one show a radio station in Milwaukee which I am sure has tremendous exposure. So <a href="https://www.biosafeone.com">www.biosafeone.com</a> definitely has secondary meaning.

allinanchor Bio Sofe One Google Search Document 21-2 Filed 0007 Page 20 of 47

Web Images Video News Maps Gmail more ▼

Sign in

Google

allinanchor:Bio Safe One

Advanced Search Preferences

New! View and manage your web history

Web

Results 1 - 10 of about 17,500 for allinanchor:Bio Safe One. (0.14 seconds)

BioSafeOne Septic Tank Cleaner: Keep Your Septic System Sparkling ...

Bio-Safe One - Keep Your Entire Septic System Sparkling Clean, Clear and Free of Contamination! It's Easy! Just Flush One Convenient Packet Down Your Toilet ...

www.blosafeone.com/ - 15k - Cached - Similar pages

MARINELAND.COM - MARINELAND LABS

Marineland Aquarium Products, manufacturer of aquatic filtration equipment and systems for consumer, commercial and research applications.

www.marineland.com/products/mllabs/ML\_biosafe.asp - 22k - Cached - Similar pages

<u>VirgilStore.com - Septic Tank Preventative Maintenance</u>
Septic Tank Preventative Maintenance. Having problems with your septic tank? Had it pumped once or twice, and you still get some back up? ...

www.virgilstore.com/biosafeone.htm - 9k - Cached - Similar pages

City of Villains: Screenshots

View high quality, high resolution screenshots from your favoriate game titles on the GameAmp Network. cityofvillains.gameamp.com/gallery/viewGalleries - 62k -

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Nurses get bionic "power suit" - 27 July 2001 - New Scientist

A strap-on robotic exoskeleton will allow nurses to lift patients without damaging their backs. media.newscientist.com/article.ns?id=dn1072 - 38k - Cached - Similar pages

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Advanced Formula Wipes-Out Sludge
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www.rex-bac-t.com

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Statement Date:
May 10, 2007

Billing cycle: 04/11/2007 - 05/10/2007

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Acct No: 582421760-00001 sales@biosefecne.com | My.Profig

Download Adobe Acrobat Reader

# Details for Chris Jorgensen 718-704-7949 718-704-7949

Cell Phone Number:

1:07-cv-06764-DC

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Billing cycle: 04/11/2007 - 05/10/2007

Statement Date: May 10, 2007

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Cell Phone Number:

Statement Date:

May 10, 2007

Billing cycle: 04/11/2007 - 05/10/2007

718-704-7949

Details for Chris Jorgensen 718-704-7949--

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Billing cycle: 04/11/2007 - 05/10/2007

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Cell Phone Number: 718-704-7849

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718-704-7949

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## **FACSIMILE**

(843) 589-7500 Fax (843) 681-2017

239 BEACH CITY ROAD HILTON HEAD ISLAND, 6C 29926

A Honzonski Property Regime

NAME: Christopher Jorger	isen
ORGANIZATION:	<u></u>
FAX: 954-454 1304	
PHONE: 646-483 4453	
FROM: Randolph Anderson	<u> </u>
DATE: 9/17/2007	
SUBJECT: INCIDENT REPO	OCT
PAGES (INCLUDING COVER):	
Comments: Take Care	

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Interview with Victim (Chris	Monher You												
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conversation. Jorgensen state	ed that whi	le Hawks wa	s setting	un his mo	ricage in So	mth Care	y mer, i	anyle h	ed IIIS III	e our	ng a po	one	
business information to unde	reut his int	ernet busines	s. Jorger	sen had d	liscovered th	net Hawl	CE WAS 1	eino hi	s financi	al north	Poison	month a	
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Hawks hung up the phone of	i him. Jorg	ensen stated i	that he ha	as never h	ad anyone s	ay or do	this to	hìm anc	he fear:	that f	he gusi	ect is	
serious and that is why he co	ntacted BC	SO. Jorgens	en stated	that his b	usiness with	ı Hawks	started	while h	o was hiv	ing in	New	r'ork	
and preparing to move to So	uth Carolin	a. Hawks is	located in	Pennsyl	vania, but Jo	rgensen	was un	able to	recall the	city.			
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Deputy's Actions:  I advised the victim of war	ent exoced	TAC and th As		any firetha	r rolls he w	okea or :	ecoives	- Ham H	12 mme	* 17h	A Trictio	n did	
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"Peter M. Agulnick" <Peter@AgulnickLaw.com> From: "Amanda M. Hayde" < Amanda @ Agulnick Law.com > To:

<vik@pawarlaw.com> Cc:

Tuesday, September 25, 2007 2:29 PM Sent:

FW: Customer-Nancy Subject:

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A. Tel. 212-571-2266

Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:15 PM

To: Peter M. Agulnick Subject: Customer-Nancy Importance: High

---- Original Message -----From: Bio-Safe One To: vik@pawarlaw.com

Cc: amw962@aol.com; owilkens@nyc.rr.com Sent: Wednesday, September 05, 2007 12:38 AM

Subject: Fw: a (This email contradicts clients statement whereby he commits purjury)

---- Original Message ----From: Bio-Safe One To: john.leo@ic.fbi.gov

Sent: Thursday, May 17, 2007 3:00 AM

Subject: Fw: a

----- Original Message -From: Robert Hawks To: 'Bio-Safe One, Inc.' Sent: Saturday, November 05, 2005 4:19 PM

Subject: a

Thanks... We did actually use the Biosafe about 18 months ago - People around here swear by it, that was responsible for the buying us extra time this last year and a half. I figure let the old owner replace it now (he'll be sharing the cost with the attorney's estate 50/50). We'd eventually have to do it anyway.

As for the interest only - I didn't realize that was an option... when you mention pre-pay penalty - if I'm understanding correctly - after the initial time and credit got better we'd be able to refinance at better rate and not be penalized for paying the original loan off early? Remember - my experience with mortages was limited to the nice broker who told us yes and then disappeared - he kept telling us "I only see the glass half full." ;-)

So, I'm waiting to hear back from owner - I have no idea when he will close with the estate - he's been trying to push them along, but they've been dragging their feet. There are apparently a lot of properties they're dealing with that were under their dad's business. I'm assuming we'll then sit down and hammer out the lease option agreement, etc.

Leads to my next question... Since this will effectively be a "new" agreement will we need a certain period of time for it to be in force or can it be worded as a continuatio of the original (for purposes of uninterrupted time)?

### Quote:

### Originally Posted by jumbomortgages101.com

Before you replace the septic.... I strongly suggest you call this company. 1-866-424-6663 or visit <a href="http://www.biosafeone.com">http://www.biosafeone.com</a>. The guy is out of brooklyn and is straight and honest about what his product does. May save you thousands....

Lots of score tricks.... some basics: pay down debt, get errors wiped off, dont allow pulls on your report..ect..ect... Your rate is going to move roughly .20 for every 20 points you gain so no major worry. Its a non conforming deal either way. If were me, buy the prop with a 2 yr interest only arm(no pre-pay in NJ)... work hard on credcit for 6 months and get into a position to do a nice 30 year fixed. If the rates move from now till then, use some equity to buy the rates back down to todays levels....

I mentioned previously about the income - mine is 1099, but can't actually document my husband's income - it's obviously there though we've been paying the house up till now. Will that present a problem or send up any red flags?

Finally... I'm assuming you are able to do business in NJ?

### Quote:

### Originally Posted by Nancy101

Yup, drainfield/leechfield whatever it's called is pouring water back into tank - Had MAJOR flooding issues two weeks ago. It's probably about time to have it replaced. Pretty much everyone who moves ends up having to replace them prior to moving. Sewers have been in the works since I've been here - I'm figuring they won't get to our street anytime in my lifetime.

The FHA guy/deal - That was about seven years ago - I've since realized there was NO WAY we

could have qualified for that - silly me!

As for the scores.. Definitely better off than a few years ago - a lot of items died with the seven year thing. Working on the student loan issue -

I'll try to work on getting the credit report this weekend/early next week - works just been busy - I provide medical transcription service - it's a seven day a week thing so free time is hard to come by.

What is the best approach for moving the scores up or is it a hit/miss type thing?

[QUOTE=jumbomortgages101.com]Ok I see. Tell me more about the septic... is the drainfield clogged? What is the problem there ...?

FHA is too tricky to play with for you... I wouldn't go that route. This can be done as a refinance. Try to grab a copy of your trimerge if possible...maybe myfice.com or something similar. Let me know if you need any help moving the scores up too.....

I am here 12 hours a day so no worry about the disappearing  $\mathfrak G$ 

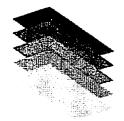
[QUOTE=Nancy101]We're in Mine Hill, NJ (Morris County). Prices have been climbing like crazy the past few years, but as you mention I have a feeling they're going to stop shortly. I know the "old owner" is going to have to come up with half to even get the house back to his name so we can negotiate - so I'm assuming approx \$140,000 right there. Then, the septic is failing so he's in the process of getting proposals on that - I'm sure he'll be looking to recoup part of that. He's not looking to make a killing. He would like to see us stay here because we've developed close relationship with neighbors whom he first met when he was just starting his family out - she's kind of the surrogate "nana" so there's a sentimental issue here he's going with.

As for income, I probably should have mentioned earlier - we can't "document" my husband's income (auto mechanic)- I am self-employed (actually independent contractor status) for two medical transcription companies (i.e. work steady, but pay my own taxes). My income is reported on 1099. 1

**Robert Hawks Branch Manager** Dana Capital Group, Inc. Ph: 800-971-4012

Fax: 570-558-2852

Email: Robert@jumbomortgages101.com



### DANA CAPITAL GRO we make the differe

### A member of the Better Business Bureau and the Mortgage Bankers Association

This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. It is simply not possible to guarantee that any e-mail transmission is secure or error-free in that information can be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept liability for any errors or omissions in the contents of this message, which arise as a result of this e-mail transmission. If verification of this e-mail or any part thereof is required please request a hard-copy version.

"Peter M. Agulnick" <Peter@AgulnickLaw.com> From: "Amanda M. Hayde" < Amanda@AgulnickLaw.com> To:

<vik@pawarlaw.com> Cc:

Tuesday, September 25, 2007 2:29 PM Sent:

FW: Contact with Plaintiff Subject:

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A.

Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:18 PM

To: Peter M. Agulnick

Subject: Contact with Plaintiff

---- Original Message -----From: Bio-Safe One To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:42 AM

Subject: Fw: sss

---- Original Message ----From: Robert Hawks To: sales@biosafeone.com

Sent: Wednesday, February 21, 2007 9:31 PM

Subject: sss

http://www.realtor.com/FindHome/HomeListings.asp?

frm=bymap&nearbyZp=&lid=Enter+MLS+ID&pgnum=1&ss\_aywr=&optInCheckbox=&st=NJ&mls=xmls&lnksrc=8

4 !

### Amanda M. Hayde

From: "Peter M. Agulnick" <Peter@AgulnickLaw.com> "Amanda M. Hayde" <Amanda@AgulnickLaw.com> To:

Cc: <vik@pawarlaw.com>

Tuesday, September 25, 2007 2:29 PM Sent:

FW: Contact with Plaintiff Subject:

Peter M. Agulnick Attorney at Law

E-mail: Peter@AgulnickLaw.com

Law Firm of PETER M. AGULNICK, P.C. 321 Broadway, Suite 200 New York, NY 10007 U.S.A.

Tel. 212-571-2266 Fax 212-656-1645

Webpage: www.AgulnickLaw.com

From: Vik Pawar [mailto:vik@pawarlaw.com] Sent: Tuesday, September 25, 2007 2:19 PM

To: Peter M. Agulnick

Subject: Contact with Plaintiff

---- Original Message ----From: Bio-Safe One To: vik@pawarlaw.com

Sent: Tuesday, September 25, 2007 3:42 AM

Subject: Fw: qqq

---- Original Message -----From: Robert Hawks To: sales@biosafeone.com

Sent: Wednesday, February 21, 2007 9:34 PM

Subject: qqq

http://www.realtor.com/FindHome/HomeListings.asp?

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